

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stephen P Schmidt
 Jessica P Schmidt
 Debtors

Case No. 19-11684-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb	+Stephen P Schmidt, Jessica P Schmidt, 2912 Hamilton Court, Bensalem, PA 19020-1824
14304046	+Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
14340130	+Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14304053	+LendingPoint LLC., 1701 Barrett Lake Blvd, Kennesaw, GA 30144-4582
14304058	+PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
14290513	+Synchrony Bank, Gregg Lawrence Morris, Esq., Patenaude & Felix, A.P.C., 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Jul 13 2019 07:03:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:36 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:11:39 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2019 03:12:32 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14304047	+E-mail/Text: broman@amhfcu.org Jul 13 2019 03:12:23 American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14304048	+EDI: CAPITALONE.COM Jul 13 2019 07:03:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14304049	+EDI: CHASE.COM Jul 13 2019 07:03:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14304050	+EDI: COLLINSASSET.COM Jul 13 2019 07:03:00 Collins Asset Group, Attn: Bankruptcy, Po Box 91059, Austin, TX 78709-1059
14304051	+EDI: WFNNB.COM Jul 13 2019 07:03:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14304052	+EDI: CRFRSTNA.COM Jul 13 2019 07:03:00 Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14304054	+EDI: MID8.COM Jul 13 2019 07:03:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14304055	+E-mail/Text: Bankruptcies@nragroup.com Jul 13 2019 03:13:23 National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14304056	+E-mail/Text: bankruptcynotices@psecu.com Jul 13 2019 03:13:12 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14304057	+E-mail/Text: paparalegals@pandf.us Jul 13 2019 03:13:23 Patenaude & Felix A.P.C., Attn: Gregg Morris, 501 Corporate Drive, South Point Centre Suite 205, Canonsburg, PA 15317-8584
14304059	E-mail/Text: colleen.atkinson@rmscollect.com Jul 13 2019 03:13:22 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
14304061	+EDI: RMSC.COM Jul 13 2019 07:03:00 Synch/Toys 'R' Us, Attn: Bankruptcy, Po Box 965004, Orlando, FL 32896-5004
14304060	+EDI: RMSC.COM Jul 13 2019 07:03:00 Synch/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14291019	+EDI: RMSC.COM Jul 13 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14304063	E-mail/Text: elenas@uscbcorporation.com Jul 13 2019 03:11:18 Usch Corporation, Attn: Bankruptcy, Po Box 75, Archbald, PA 18403

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14304062*	+Synchrony Bank, Gregg Lawrence Morris, Esq., Patenaude & Felix, A.P.C., 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Stephen P Schmidt brad@sadeklaw.com, bradsadek@gmail.com
BRAD J. SADEK on behalf of Joint Debtor Jessica P Schmidt brad@sadeklaw.com,
bradsadek@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Stephen P Schmidt</u>	Social Security number or ITIN	xxx-xx-2593
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jessica P Schmidt</u>	Social Security number or ITIN	xxx-xx-9259
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11684-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen P Schmidt

Jessica P Schmidt

7/11/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.